



November 2007

2008 LIMITS FOR BENEFIT PLANS

Each year, the federal government adjusts the limits for defined benefit and defined contribution plans to reflect cost-of-living adjustments (COLA) and changes in the law. The applicable limits for 2008 are shown in the table below:

	2008	2007
Maximum 401(k) Salary Deferrals You may elect to contribute between 1% and 50% of your eligible pre-tax earnings (not to exceed \$230,000) in any whole percentage up to the \$15,500 annual IRS maximum dollar amount.	\$15,500 (Same as 2007)	\$15,500
Catch-up Deferral Contributions If you are age 50 or older during 2008 and are making the maximum plan or IRS pre-tax contribution, you may make an additional "catch-up" contribution up to \$5,000.	\$5,000 (Same as 2007)	\$5,000
Maximum Compensation Limit This is the maximum amount of compensation that can be considered in calculating benefits and contributions under the qualified plans. This means if your compensation is over \$230,000, you will not be able to defer the amount exceeding the \$230,000. Likewise, under the Profit Sharing and the pension plans, your benefits for 2008 will be computed up to the \$230,000 limit.	\$230,000	\$225,000

Be Sure To Review Your IDC Contribution Amount for 2008!

If you wish to maximize your 2008 contributions and company match, the 2008 calculators - one for semi-monthly pay frequency and the other for bi-weekly frequency - at www.flexab.com can assist you in determining the maximum percentage you may wish to contribute every pay period and the maximum company match you are eligible to receive every pay period.

To ensure you receive the maximum company match, contribute at least 3% per pay period and spread your pre-tax contributions over the year rather than contributing the maximum deferral amount early in the year.

You may change your deferral percentage at any time by logging onto NetBenefits at www.401k.com or calling the Fidelity Retirement Benefits Line at 1-800-835-5098.